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10/3/02  
Date

Leo Stanger

Docket EPC-8C

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Official

Inventor : **Bertram V. Burke**  
Serial No : **09/611,905**  
Filed : **July 7, 2000**  
For : **Method and System to create and Distribute Excess Funds From Consumer Spending Transactions**  
Art Unit : **2164 (Tel 703-305-3900, Fax 703-308-6296, 6306)**  
Examiner : **Dr. Geoffrey Akers, P.E. (Tel 703-306-5844)**

Hon. Commissioner of Patents & Trademarks  
Washington D. C. 20231

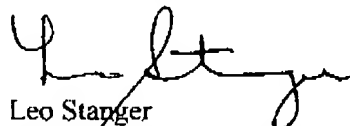
### INFORMATION DISCLOSURE STATEMENT

Applicant is submitting Form PTO 1449 with references to Molbak, Patent No. 5,909,794 and Hovakimian, Patent No. 5,466,919. It is believed that each of these documents is relevant because they were cited in co-pending application of the present inventor SN 09/314,424 filed May 18, 1999.

Also submitted are McCarthy patents 4,941,090, 5,202,826, 5,117,355, and Re. 36,116. These are believed to be relevant because they deal with a centralized system of accumulating cash value for consumers based upon point-of-sale transactions with multiple merchants. The 5,202,826, 5,117,355, and Re. 36,116 patents are cumulative in that they are continuations of each other and have the same disclosure. Thus only copies of patents Re. 36,116 and 4,941,090 are attached.

Please charge any fees due to Deposit Account 194124.

Respectfully submitted,



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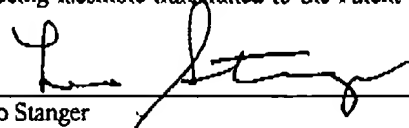
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**SUPPLEMENT TO  
INFORMATION DISCLOSURE STATEMENT**

Applicant is submitting a second Form PTO 1449. All of the references were cited in the **parent patent**, Patent No. 6,112,191, of the present application.

In accordance with 37 CFR 1.98(d) copies of the patents are not included.

Respectfully submitted,



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